

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**

----- x
JEANETTE ZIROGIANNIS, individually and
on behalf of others similarly situated,

Plaintiff,
vs.

NATIONAL RECOVERY AGENCY, INC.,

**COMPLAINT FOR VIOLATIONS OF
THE FAIR DEBT COLLECTION
PRACTICES ACT (FDCPA)**

JURY TRIAL DEMANDED

Defendant.
----- x

INTRODUCTION

1. This is an action for damages pursuant to 15 U.S.C. §1692 et seq., the Fair Debt Collection Practices Act (the "FDCPA"). The FDCPA regulates the actions which a "debt collector" is permitted to take in collecting a debt. Here, the Defendant has devised a scheme which, through conflating the dispute provisions of the FDCPA and FCRA, it effectively, and in a false, misleading and deceptive manner, strips consumers of their right to dispute the validity of alleged debts under 15 U.S.C. § 1692g(b).

JURISDICTION AND VENUE

2. This court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331, 1337, and 15 U.S.C. § 1692.

3. Venue and personal jurisdiction over the parties arises in this district because a substantial part of the events or omissions giving rise to the claims alleged herein occurred in this District; in SUFFOLK COUNTY, NEW YORK.

THE PARTIES

4. Plaintiff, JEANETTE ZIROGIANNIS, is a natural person who is, and at all times material to this action was, a resident of BABYLON, SUFFOLK COUNTY, NEW YORK.

5. JEANETTE ZIROGIANNIS is a "consumer" within the meaning of 15 U.S.C. § 1692a(3).

6. Defendant, NATIONAL RECOVERY AGENCY, INC., ("NRA"), is a foreign corporation who can be located at 2491 Paxton St., Harrisburg, PA 17111. NRS has no registered agent in the State of New York.

7. NRA's principal business activity is the collection or attempted collection of debts.¹ NRA is a "debt collector" within the meaning of 15 U.S.C. § 1692a(6).

FACTUAL ALLEGATIONS

8. On or about June 27, 2013, Defendant sent, or caused to be sent through the mail a debt collection letter addressed to Plaintiff at her residence in Babylon, New York. Plaintiff received the letter a reasonable time thereafter.

9. A true and accurate copy of Defendant's June 27, 2013 collection letter is attached hereto and further referenced in this Complaint as EXHIBIT A.

10. Defendant sent EXHIBIT A to Plaintiff in an attempt to collect from her a debt arising from one or more transactions the subject of which were the purchase of personal or household goods and services; a debt within the meaning of 15 U.S.C. § 1692a(5).

¹ <https://www.nationalrecovery.com/>

11. Consistent with 15 U.S.C. § 1692g(a), EXHIBIT A contained the following language:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

12. On August 22, 2013, pursuant to the notice conveyed in EXHIBIT A, Plaintiff communicated to Defendant a timely dispute as to the validity of the debt, requesting therein, verification of the disputed debts and the name and address of the original creditor.

13. A true and accurate copy of Plaintiff's August 22, 2013, dispute letter is attached hereto and further referenced in this Complaint as EXHIBIT B.

14. Plaintiff's dispute and request for verification clearly and unequivocally disputed the debt pursuant to 15 U.S.C. § 1692g(b) and the language contained in EXHIBIT A.

15. Pursuant to 15 U.S.C. § 1692g(b), a debt collector, upon receipt of a timely written dispute, must cease all collection activity until such time as the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector. *Guerrero v. RJM Acquisitions LLC*, 499 F.3d 926 (9th Cir. 2007); *see also Diaz v. Residential Credit Solutions, Inc.*, No. 12-CV-3781 (ADS)(ETB) (E.D.N.Y. Apr. 29, 2013).

15 U.S.C. § 1681 – The Fair Credit Reporting Act (FCRA)

16. The purpose of the FCRA is to require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of this title. 15 U.S.C. § 1681(b).

17. Consistent with its purpose, the FCRA allows consumers to direct disputes directly to the credit report information furnishers. 15 U.S.C. § 1681s-2(a)(8).

18. Unlike the FDCPA, the FCRA requires a consumer who seeks to dispute the accuracy of information (reported to a credit reporting agency) shall provide a dispute notice directly to such person at the address specified by the person for such notices that –

- (i) identifies the specific information that is being disputed;
- (ii) explains the basis for the dispute; and
- (iii) includes all supporting documentation required by the furnisher to substantiate the basis of the dispute.

15 U.S.C. § 1681s-2(8)(E).

19. If the consumer fails to identify the specific information that is being disputed, or fails to explain the basis for the dispute, the information furnisher is relieved of any duty to investigate the completeness or accuracy of information. *See Palouian v. FIA Card Services*, No. 13-CV-0293 (E.D. Pa. Apr. 29, 2013).

National Recovery Agency's Violations of the Fair Debt Collection Practices Act

20. In response to Plaintiff's timely dispute pursuant to 15 U.S.C. § 1692g(b), NRS replied on August 27, 2013 by sending a form letter containing the following paragraph:

Our offices are in receipt of your letter of dispute ***pursuant to 15 U.S.C. § 1681 s-2 of the Fair Credit Reporting Act.*** Please be advised we have reviewed your dispute and find the dispute lacking of any facts or information which would allow us to conduct an investigation. Because your dispute alleges no specific information to form the basis for an investigation, we are unable to investigate the dispute pursuant to 15 U.S.C. § 1691s-2(a)(8)(F)(i) of the FCRA. (emphasis added)

21. Defendant's August 27, 2014 letter went on to advise that, "Your payment should be made directly to this office for prompt credit to this account," and went on to state, "The purpose of this communication is to collect a debt and any information will be used for that purpose."

22. A true and accurate copy of Plaintiff's August 27, 2013 collection letter is attached hereto and further referenced in this Complaint as EXHIBIT C.

23. EXHIBIT C establishes that NRS "reviewed" Plaintiff's dispute and therefore knew that Plaintiff's dispute was made pursuant to 15 U.S.C. § 1692g(b), and not 15 U.S.C. § 1681s-2.

24. The contents of both EXHIBIT A and EXHIBIT C establish that NRS has knowledge of and is familiar with its responsibilities under both the FDCPA and the FCRA. NRS falsely conveys to consumers that a dispute made under 15 U.S.C. § 1692g(b) is insufficient unless it contains the information required by 15 U.S.C. § 1681s-2(8)(E).

25. EXHIBIT C, in addition to being an intentionally false, deceptive and misleading representation of Plaintiff's rights, is a communication made in connection with the collection of a debt.

CLASS ALLEGATIONS

26. This action is brought as a class action pursuant to Rule 23 of the Federal Rules of Civil Procedure. Plaintiff brings this action on behalf of herself and on behalf of all other persons similarly situated.

27. Upon information and belief, EXHIBIT C is a form letter, regularly and systematically sent to any consumer who communicates a timely dispute to the Defendant, pursuant to 15 U.S.C. § 1692g(b).

28. This claim is therefore brought on behalf of: (a) all natural persons in the State of New York; (b) to whom Defendant sent a written communication containing language materially similar to that in EXHIBIT C; (c) subsequent to a request for validation pursuant to the FDCPA; (d) which was not returned as undelivered by the United States Postal Service; (e) during the one year immediately preceding the filing of this complaint and ending 21 days thereafter.

29. Plaintiff is informed and believes that there are more than fifty (50) such natural persons to whom Defendant sent letters materially similar to EXHIBIT C, under the circumstances described herein.

30. The identities of all class members are readily ascertainable from the Defendant's own records and other records within the Defendant's care, custody, or control.

31. Excluded from the Class is the Defendant and all officers, members, partners, managers, director, and employees of the Defendant and their respective families, and legal counsel for all parties to this action and all members of their immediate families.

32. There are questions of law and fact common to the Class, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendant's communications, those materially similar to the form attached as EXHIBIT C, violate the FDCPA as enumerated herein.

33. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories.

34. A class action is superior to other alternative methods of adjudicating this dispute. Individual cases are not economically feasible. The nature of the wrong depends on the whether the letter at issue constitutes continued collection activity in the face of a timely dispute.

35. The Plaintiff will fairly and adequately protect the interests of the Class defined herein. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor her attorney have any interests which might cause them not to vigorously pursue this action.

36. The named Plaintiff, Jeanette Zirogiannis, should be named a class representative and her counsel, Abraham Kleinman, should be appointed class counsel.

COUNT I

The Defendant Violated 15 U.S.C. § 1692e and e(10)

37. Plaintiff incorporates all of the foregoing allegations of this complaint, as if fully set forth herein.

38. Under § 1692e and e(10) may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt.

39. EXHIBIT C falsely, deceptively and misleadingly characterizes the consumer's FDCPA dispute as a FCRA dispute then falsely, deceptively and misleadingly informs her that her dispute is therefore invalid.

40. EXHIBIT C instructs the consumer to make a payment, and is therefore a communication made in connection with the collection of a debt.

41. 15 U.S.C. § 1692k(a) provides that a debt collector who fails to comply with any provision of the FDCPA with respect to any person is liable to such person for up to \$1000 in statutory damages, the costs of the action, together with a reasonable attorney's fee as determined by the court, and; in the case of a class action, (i) such amount for each named plaintiff as could be recovered under subparagraph § 1692k(a)(2)(A), and (ii) such amount as the court may allow for all other class members, without regard to a minimum individual recovery, not to exceed the lesser of \$500,000 or 1 per centum of the net worth of the debt collector.

WHEREFORE, Plaintiff requests that this Court enter judgment in favor of the Plaintiff and against Defendant for:

- a. Statutory damages pursuant to 15 U.S.C. § 1692k;
- b. Attorney's fees and costs of bringing this action;
- c. Such other or further relief as the Court deems proper.

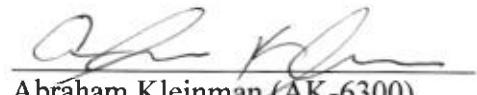
KLEINMAN LLC


Abraham Kleinman (AK-6300)

626 RXR Plaza
Uniondale, New York 11556-0626
Telephone (516) 522-2621
Facsimile (888) 522-1692

JURY DEMAND

Plaintiff hereby demands trial by jury.



Abraham Kleinman (AK-6300)

EXHIBIT A

NATIONAL RECOVERY AGENCY2491 Paxton Street, Harrisburg PA 17111
Toll Free: (800) 814-6580Jeanett Zirogianis
9 E Shore Dr
Babylon, NY 11702-4201

PIN #: 51741183

NRA ID: YVY242

TOTAL DUE: \$409.21

Dear Jeanett Zirogianis,

Your account has been forwarded to this office for collections.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Below is a listing of accounts included in the total amount due listed above:

<u>ORIGINAL CREDITOR</u>	<u>ACCOUNT #</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>INTEREST</u>	<u>COSTS</u>	<u>AMT OWED</u>
NATIONAL GRID LONG ISLAND	7071080622	10/29/12	275.58	.00	.00	275.58
NATIONAL GRID LONG ISLAND	7071080612	10/29/12	133.63	.00	.00	133.63

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Unless you dispute this debt, your payment should be made directly to this office. Please choose one of the following methods of payment. Please note that a service charge of twenty dollars will be added to all checks returned to us by your bank as permitted by law.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS

PAYMENT OPTIONS**Telephone Hours:**
 Monday – Thursday 8:00 A.M. to 8:30 P.M.
 Friday 8:00 A.M. to 5:00 P.M.
 Saturday 8:00 A.M. to 12:30 P.M.
 Eastern Standard Time
 (800) 814-6580
Send Mail To:
 NATIONAL RECOVERY AGENCY
PO BOX 67015
HARRISBURG, PA 17106-7015
Via Internet:
 Pay online by credit card or check at www.nationalrecovery.com

Calls to or from NATIONAL RECOVERY AGENCY may be recorded or monitored.

To ensure proper credit to your account please detach bottom portion and return it with payment in the enclosed envelope.

PO Box 67015
Harrisburg, PA 17106-7015Toll Free: (800) 814-6580
Statement Date: June 27, 2013NRAC018 201143102500 549/00002750002
Jeanett Zirogianis
9 E Shore Dr
Babylon, NY 11702-4201

IF PAYING BY CREDIT CARD, FILL OUT BELOW			
 <input type="checkbox"/> VISA	 <input type="checkbox"/> MasterCard	 <input type="checkbox"/> Discover	 <input type="checkbox"/> American Express
CARD NUMBER		SECURITY/CVV2 CODE	
SIGNATURE		EXP. DATE	
TOTAL DUE \$409.21	\$ PAYMENT AMOUNT	NRA ID# YVY242	

For Online Payments visit www.nationalrecovery.com

MAKE PAYMENT AND REMIT TO:

NATIONAL RECOVERY AGENCY
 PO Box 67015
 Harrisburg, PA 17106-7015

Self-Addressed stamped envelope is required for return receipts.

CALIFORNIA RESIDENTS

The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Non-Profit Counseling services may be available in your area.

CALIFORNIA AND UTAH RESIDENTS:

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the first notice you received from us.

COLORADO RESIDENTS

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. YOU MAY CONTACT OUR OFFICE AT: ASSOCIATED COLLECTION AGENCIES INC., 27 NORTH WILLERUP, SUITE B, MONTROSE, CO 81401 OR BY TELEPHONE AT 970-249-7514.

MASSACHUSETTS RESIDENTS:

MASSACHUSETTS RESIDENTS MAY CONTACT OUR OFFICE BY TELEPHONE AT THE NUMBER, OFFICE HOURS, AND ADDRESS LISTED ON THE FRONT OF THIS NOTICE OR TO 155 FEDERAL STREET, SUITE 700, BOSTON, MA 02110.

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

MINNESOTA MEDICAL PATIENTS ONLY:

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed please contact National Recovery Agency and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787.

NEVADA HOSPITAL PATIENTS:

If the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgement of the debt by the debtor, and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt. If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. As used in this section, "hospital" has the meaning ascribed to it in N.R.A. 449.012.

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs License number: 1239906

NORTH CAROLINA RESIDENTS:

NC Permit Number: 4485

TENNESSEE RESIDENTS:

This collection agency is licensed by the collection service board of TN Department of Commerce and Insurance, permit number 812.

MEDICAL PATIENTS PLEASE COMPLETE THE INFORMATION BELOW**OR****SEND FRONT/BACK COPY OF INSURANCE CARD**

Patient Name:	Date of Birth:	Primary Insurance Co: _____ Policy #: _____ Group #: _____ Address: _____ City: _____ State: _____ Zip: _____ Effective Date: _____		
Guarantor's Name:	Date of Birth:			
Address: _____ City: _____ State: _____ Zip: _____ Phone #: _____				
Policy Holder Name: _____ Address: _____ City: _____ State: _____ Zip: _____ Phone #: _____	Secondary Insurance Co: _____ Policy #: _____ Group #: _____ Address: _____ City: _____ State: _____ Zip: _____ Effective Date: _____			

EXHIBIT B

Jeanette Zirogiannis
19 East Shore Drive
Babylon, NY 11702

August 22, 2013

Sent via facsimile to 800-360-9954

National Recovery Agency
PO Box 67015
Harrisburg, PA 17106-7015

Dear Sir/Madam:

Enclosed please find a copy of your June 27, 2013 collection letter.

I write with respect to NRA ID # YVY242.

- 1) I dispute the validity of all portions of National Grid account # 7071080622.
- 2) I dispute the validity of all portions of National Grid account # 7071080612.
- 3) Please send me verification of these disputed debts.
- 4) Please send me the name of the original creditor.
- 5) Please send me the address of the original creditor.
- 6) PLEASE SEND ME THE TRUE CORPORATE NAME OF THE NATIONAL GRID LONG ISLAND.

Thank you,

Jeanette Zirogiannis

EXHIBIT C


 PO BOX 67015
 HARRISBURG, PA 17106-7015

NATIONAL RECOVERY AGENCY
 A PROFESSIONAL COLLECTION AGENCY

(800) 814-6580

08/27/13

IN RE: NATIONAL GRID LONG ISLAND	TOTAL AMOUNT DUE: \$409.21
ACCT#: 7071080622	DATE OF SERVICE: 10/29/12

YVY2420J1 201146201300 0000042/0001
 Jeanett Zirogiannis
 19 E Shore Dr
 Babylon, NY 11702-4201
 8949

SEND TO:

NATIONAL RECOVERY AGENCY
 PO BOX 67015
 HARRISBURG, PA 17106-7015

Dear Jeanett Zirogiannis,

Our offices are in receipt of your letter of dispute pursuant to 15 U.S.C. § 1681 s-2 of the Fair Credit Reporting Act. Please be advised we have reviewed your dispute and find the dispute lacking in any specific facts or information which would allow us to conduct an investigation. Because your dispute alleges no specific information to form the basis for an investigation, we are unable to investigate the dispute pursuant to 15 U.S.C. § 1681s-2(a)(8)(F)(i) of the FCRA.

Federal Trade Commission regulation 16 C.F.R. § 660.4(d) states a direct dispute notice must include: (1) sufficient information to identify the account or other relationship that is in dispute, such as an account number and the name, address, and telephone number of the consumer, if applicable; (2) the specific information that the consumer is disputing and the explanation of the basis for the dispute; and (3) all supporting documentation or other information reasonable required by the furnisher to substantiate the basis of the dispute. The documentation may include a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information, a police report, a fraud or identity theft affidavit, a court order, or account statements.

In acknowledgement of your dispute, we have requested that consumer reporting agencies report the account as disputed. Consumer reporting agencies may take up to 30 days or longer to update reports and this is beyond our control.

Listed below is a summary of the charges on the account and any applicable fees or interest. Should you have any questions regarding this account or if you wish to discuss payment arrangements, please feel free to contact us at the number listed above. We look forward to helping you resolve this matter.

Creditor	Account #	Principal	Interest	All Costs	Serv Date
NATIONAL GRID LONG ISLAND	7071080622	275.58	.00	.00	10/29/12
NATIONAL GRID LONG ISLAND	7071080612	133.63	.00	.00	10/29/12

Your payment should be made directly to this office for prompt credit to your account. A service charge of \$20.00 will be added to all checks returned to us by your bank as permitted by law. Should you desire a receipt, a self-addressed, stamped envelope is required. For payment options please see reverse side of this notice or visit our secure website at www.nationalrecovery.com. The purpose of this communication is to collect a debt and any information will be used for that purpose.

Sincerely,

NATIONAL RECOVERY AGENCY
 This communication is from a debt collector.

***Please contact your account representative STEVENSON PIERRE at extension 6775 regarding this account.

NRA/ALS-J1

NRA ID #: YVY242

Calls to or from National Recovery Agency may be monitored or recorded.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

CARD NUMBER		For Credit/Debit Card Payments	PAYMENT OPTIONS
<input type="text"/>			<input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD <input type="checkbox"/> DISCOVER <input type="checkbox"/> AMERICAN EXPRESS
CARD HOLDER'S NAME:		CREDIT CARD SIGNATURE:	PAYMENT AMOUNT:
(Please Print)		(Required)	
MEDICAL PATIENTS PLEASE COMPLETE THE INFORMATION BELOW			
PATIENT NAME:	DATE OF BIRTH:		
GUARANTOR'S NAME:			
ADDRESS:			
PHONE #:			
POLICY HOLDER'S NAME:			
ADDRESS:			
INSURANCE COMPANY:			
ADDRESS:			
EMPLOYER'S NAME / ADDRESS:			
POLICY NO.:	GROUP NO.:	EFFECTIVE DATE:	

CALIFORNIA RESIDENTS:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Non Profit Counseling services may be available in your area.

CALIFORNIA AND UTAH RESIDENTS:

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the first notice you received from us.

COLORADO RESIDENTS:

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. YOU MAY CONTACT OUR OFFICE AT: ASSOCIATED COLLECTION AGENCIES INC., 27 NORTH WILLERUP, SUITE B, MONTROSE, CO 81401 OR BY TELEPHONE AT 970-249-7514.

MASSACHUSETTS RESIDENTS:

MASSACHUSETTS RESIDENTS MAY CONTACT OUR OFFICE BY TELEPHONE AT THE NUMBER, OFFICE HOURS AND ADDRESS LISTED AT THE BOTTOM OF THIS PAGE OR TO 155 FEDERAL STREET, SUITE 700, BOSTON, MA 02110.

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

MINNESOTA MEDICAL PATIENTS ONLY:

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed, please contact National Recovery Agency and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787.

NEVADA HOSPITAL PATIENTS ONLY

(A) If the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgement of the debt by the debtor, and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt, and (B) If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs license number: 1239906

NORTH CAROLINA RESIDENTS:

NC Permit Number: 4485

TENNESSEE RESIDENTS:

This collection agency is licensed by the collection service board of TN Department of Commerce and Insurance, permit number 812.

NRA GROUP, LLC DBA NATIONAL RECOVERY AGENCY, GENERAL INFORMATION:

PHYSICAL ADDRESS:	2491 PAXTON STREET	HARRISBURG, PA 17111
HOURS OF OPERATION:	MONDAY-THURSDAY	8:00 AM - 8:30 PM (EST)
800-360-4319	FRIDAY	8:00 AM - 5:00 PM (EST)
	SATURDAY	8:00 AM - 12:30 PM (EST)

478-6006

NATIONAL RECOVERY AGENCY

FULL SERVICE COLLECTION AGENCY

PHYSICAL ADDRESS:
2491 Paxton Street
Harrisburg, PA 17111

HOURS OF OPERATION
Monday-Thursday 8:00AM-8:30PM (EST)
Friday 8:00AM-5:00PM (EST)
Saturday 8:00AM-12:30PM (EST)

P.O. Box 67015
Harrisburg, PA 17106-7015
(717) 540-5605
(800) 360-4319

Sep 4, 2013

JEANETT ZIROGIANNIS
19 E SHORE DR
BABYLON, NY 11702

IN RE: NATIONAL GRID LONG ISLAND
ACCT#: 7071080622
AMOUNT DUE: 409.21
ID NUMBER: YVY242

DEAR JEANETT ZIROGIANNIS

ENCLOSED PLEASE FIND A COPY OF:

THE PAYMENT HISTORY YOU REQUESTED. AFTER REVIEW, PLEASE REMIT THE BALANCE(S) BY RETURN MAIL.

~~X~~ THE BREAKDOWN FOR THE BALANCE(S) OWED TO THE ABOVE REFERENCED CLIENT(S). AFTER REVIEW, PLEASE REMIT THE BALANCE(S) BY RETURN MAIL.
THE ITEMIZED BILL(S) YOU REQUESTED. AFTER REVIEW, PLEASE REMIT THE BALANCE(S) BY RETURN MAIL.

THIS REPRESENTS THE BALANCE(S) DUE, WHICH WAS NOT PAID BY YOUR INSURANCE. THIS IS YOUR RESPONSIBILITY AND MUST BE PAID TO THIS OFFICE IMMEDIATELY.

THE BREAKDOWN OF THE ABOVE LISTED AMOUNT(S) DUE IS PRINCIPLE COLLECTION CHARGES INTEREST.

BELOW IS A LISTING OF ACCOUNTS INCLUDED IN THE AMOUNT DUE:

Creditor	Account #	Amt Owed	ServDate
NATIONAL GRID LONG ISLAND	7071080622	275.58	10/29/12
NATIONAL GRID LONG ISLAND	7071080612	133.63	10/29/12

PLEASE NOTE THERE MAY BE SOME ADDITIONAL ACCOUNTS NOT REFLECTED ABOVE:

THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. A SERVICE CHARGE OF \$20.00 WILL BE ADDED TO ALL CHECKS RETURNED TO US BY YOUR BANK AS PERMITTED BY LAW.

SINCERELY,

STEVENSON PIERRE
ACCOUNT REPRESENTATIVE
N1

**Billing Address:**

Jeanette Zirogiannis
19 E Shore Dr
Babylon NY 11702

Account Balance List

Customer ID: 0511 / 8005 / 37

Entry List For CAS Account: 707/10/8062/2

Amount DPA:	0.00	Total Outstanding:	\$275.58
Type	Entry Date	Amount (\$)	Acct Balance (\$)
PAYMENT	02/22/2013	-150.00	275.58
LIPA Charges	02/19/2013	131.15	425.58
Adjustment	02/19/2013	-574.12	294.43
Adjustment	02/19/2013	-11.20	868.55
LIPA Charges	02/07/2013	121.89	879.75
Adjustment	02/07/2013	11.20	757.86
LIPA Charges	01/09/2013	180.69	746.66
Adjustment	01/07/2013	-5.57	565.97
LIPA Charges	12/07/2012	145.32	571.54
LIPA Charges	11/14/2012	126.22	426.22
PAYMENT	10/29/2012	-495.86	300.00
PAYMENT	10/08/2012	-164.29	795.86
LIPA Charges	10/05/2012	92.71	960.15
Adjustment	10/05/2012	7.44	867.44
PAYMENT	10/02/2012	-104.29	860.00
LIPA Charges	09/11/2012	355.29	964.29
Adjustment	09/11/2012	9.00	609.00
PAYMENT	09/05/2012	-110.11	600.00
LIPA Charges	08/07/2012	236.18	710.11
LIPA Charges	07/06/2012	234.40	473.93
PAYMENT	07/06/2012	-160.47	239.53
PAYMENT	07/03/2012	-60.47	400.00
LIPA Charges	06/07/2012	156.66	460.47
LIPA Charges	05/07/2012	103.81	303.81

PAYMENT	05/04/2012	-154.87	200.00
LIPA Charges	04/09/2012	119.13	354.87
Adjustment	04/09/2012	3.48	235.74
LIPA Charges	03/06/2012	107.56	232.26
Adjustment	03/06/2012	1.84	124.70
LIPA Charges	02/07/2012	122.86	122.86
PAYMENT	02/06/2012	-426.38	0.00
PAYMENT	01/09/2012	-150.00	426.38
LIPA Charges	01/06/2012	171.15	576.38
Adjustment	01/06/2012	5.99	405.23
LIPA Charges	12/07/2011	145.49	399.24
Adjustment	12/07/2011	3.75	253.75
PAYMENT	11/16/2011	-150.00	250.00
PAYMENT	11/10/2011	-426.64	400.00
LIPA Charges	11/04/2011	14.64	826.64
Adjustment	11/04/2011	12.00	812.00
PAYMENT	10/14/2011	-111.02	800.00
LIPA Charges	10/07/2011	211.02	911.02
PAYMENT	09/26/2011	-118.87	700.00
LIPA Charges	09/12/2011	418.82	818.87
Adjustment	09/12/2011	5.91	400.05
LIPA Charges	08/05/2011	194.14	394.14
PAYMENT	07/11/2011	-201.21	200.00
LIPA Charges	07/07/2011	101.59	401.21
LIPA Charges	06/07/2011	204.20	299.62
PAYMENT	05/19/2011	-500.00	95.42
LIPA Charges	05/09/2011	105.41	595.42
PAYMENT	04/12/2011	-270.00	490.01
LIPA Charges	04/07/2011	126.72	760.01
Adjustment	04/07/2011	9.50	633.29
Adjustment	04/07/2011	-9.50	623.79
LIPA Charges	03/08/2011	112.93	633.29
LIPA Charges	02/07/2011	132.08	520.36
PAYMENT	02/04/2011	-200.00	388.28
PAYMENT	01/11/2011	-100.00	588.28
LIPA Charges	01/08/2011	109.76	688.28
PAYMENT	12/30/2010	-300.00	578.52
LIPA Charges	12/07/2010	186.36	878.52

PAYMENT	11/30/2010	-100.00	692.16
LIPA Charges	11/05/2010	340.70	792.16
PAYMENT	10/28/2010	-300.00	451.46
LIPA Charges	10/07/2010	151.07	751.46
PAYMENT	09/28/2010	-300.00	600.39
LIPA Charges	09/03/2010	653.22	900.39
PAYMENT	08/31/2010	-150.00	247.17
LIPA Charges	08/06/2010	188.70	397.17
PAYMENT	08/03/2010	-250.00	208.47
LIPA Charges	07/07/2010	306.24	458.47
LIPA Charges	06/07/2010	152.23	152.23
PAYMENT	05/21/2010	-284.90	0.00
LIPA Charges	05/05/2010	134.71	284.90
PAYMENT	05/04/2010	-50.00	150.19
LIPA Charges	04/08/2010	151.22	200.19
PAYMENT	03/30/2010	-146.00	48.97
LIPA Charges	03/04/2010	145.66	194.97
PAYMENT	03/02/2010	-50.00	49.31
PAYMENT	02/23/2010	-140.00	99.31
LIPA Charges	02/05/2010	149.83	239.31
PAYMENT	01/26/2010	-150.00	89.48
LIPA Charges	01/07/2010	239.48	239.48
PAYMENT	01/05/2010	-171.94	0.00
LIPA Charges	12/07/2009	171.94	171.94
PAYMENT	12/02/2009	-305.66	0.00
LIPA Charges	11/05/2009	90.41	305.66
PAYMENT	11/05/2009	-400.00	215.25
Adjustment	11/02/2009	-78.41	615.25
PAYMENT	10/27/2009	-200.00	693.66
LIPA Charges	10/07/2009	169.90	893.66
LIPA Charges	09/09/2009	48.03	723.76
LIPA Charges	08/07/2009	361.34	675.73
LIPA Charges	07/10/2009	49.86	314.39
PAYMENT	07/08/2009	-331.07	264.53
LIPA Charges	06/05/2009	264.53	595.60
LIPA Charges	05/05/2009	93.89	331.07
LIPA Charges	04/07/2009	176.58	237.18
PAYMENT	04/06/2009	-260.00	60.60

LIPA Charges	03/06/2009	120.89	320.60
LIPA Charges	02/06/2009	199.71	199.71
PAYMENT	01/21/2009	-63.55	0.00
PAYMENT	01/07/2009	-383.72	63.55
LIPA Charges	01/06/2009	124.07	447.27
LIPA Charges	12/05/2008	244.62	323.20
PAYMENT	11/07/2008	-259.62	78.58
LIPA Charges	11/05/2008	78.58	338.20
LIPA Charges	10/07/2008	259.62	259.62
PAYMENT	10/02/2008	-350.77	0.00
LIPA Charges	09/10/2008	350.77	350.77
PAYMENT	09/05/2008	-540.73	0.00
LIPA Charges	08/07/2008	540.73	540.73
PAYMENT	07/30/2008	-231.35	0.00
LIPA Charges	07/03/2008	231.35	231.35
PAYMENT	06/24/2008	-367.32	0.00
LIPA Charges	06/06/2008	264.85	367.32
LIPA Charges	05/06/2008	102.47	102.47
PAYMENT	05/05/2008	-151.83	0.00
PAYMENT	04/14/2008	-275.00	151.83
LIPA Charges	04/07/2008	240.60	426.83
LIPA Charges	03/07/2008	186.23	186.23
PAYMENT	03/04/2008	-201.35	0.00
LIPA Charges	02/07/2008	201.35	201.35
PAYMENT	02/05/2008	-225.27	0.00
LIPA Charges	01/07/2008	225.27	225.27
PAYMENT	01/03/2008	-279.58	0.00
PAYMENT	12/10/2007	-270.38	279.58
LIPA Charges	12/07/2007	279.58	549.96
PAYMENT	11/09/2007	-225.12	270.38
LIPA Charges	11/05/2007	270.38	495.50
PAYMENT	10/19/2007	-367.08	225.12
LIPA Charges	10/05/2007	225.12	592.20
LIPA Charges	09/10/2007	367.08	367.08
PAYMENT	08/30/2007	-587.61	0.00
LIPA Charges	08/07/2007	587.61	587.61
PAYMENT	07/31/2007	-199.89	0.00
LIPA Charges	07/09/2007	199.89	199.89

PAYMENT	06/26/2007	-332.13	0.00
LIPA Charges	06/07/2007	332.13	332.13
PAYMENT	06/04/2007	-322.62	0.00
LIPA Charges	05/08/2007	322.62	322.62
PAYMENT	05/04/2007	-164.49	0.00
PAYMENT	04/13/2007	-146.97	164.49
LIPA Charges	04/09/2007	164.49	311.46
LIPA Charges	03/12/2007	146.97	146.97
PAYMENT	03/05/2007	-245.57	0.00
LIPA Charges	02/07/2007	245.57	245.57
PAYMENT	01/31/2007	-188.54	0.00
LIPA Charges	01/05/2007	188.54	188.54
PAYMENT	01/04/2007	-313.09	0.00
LIPA Charges	12/07/2006	313.09	313.09
PAYMENT	11/28/2006	-108.79	0.00
LIPA Charges	11/08/2006	108.79	108.79
PAYMENT	10/30/2006	-386.11	0.00
LIPA Charges	10/06/2006	386.11	386.11
PAYMENT	10/05/2006	-747.19	0.00
LIPA Charges	09/12/2006	747.19	747.19
PAYMENT	08/30/2006	-519.05	0.00
LIPA Charges	08/07/2006	519.05	519.05
PAYMENT	07/31/2006	-530.32	0.00
LIPA Charges	07/11/2006	530.32	530.32
PAYMENT	06/29/2006	-319.59	0.00
LIPA Charges	06/07/2006	319.59	319.59
PAYMENT	05/31/2006	-165.06	0.00
LIPA Charges	05/05/2006	165.06	165.06
PAYMENT	04/28/2006	-207.42	0.00
LIPA Charges	04/07/2006	207.42	207.42
PAYMENT	03/27/2006	-319.95	0.00
LIPA Charges	03/08/2006	319.95	319.95
PAYMENT	02/28/2006	-133.26	0.00
LIPA Charges	02/06/2006	133.26	133.26
PAYMENT	01/31/2006	-601.86	0.00
LIPA Charges	01/10/2006	601.86	601.86
PAYMENT	12/14/2005	-119.60	0.00
LIPA Charges	12/07/2005	119.60	119.60

PAYMENT	11/29/2005	-849.71	0.00
LIPA Charges	11/09/2005	849.71	849.71
PAYMENT	10/20/2005	-70.20	0.00
LIPA Charges	10/07/2005	70.20	70.20
PAYMENT	10/04/2005	-1,065.65	0.00
LIPA Charges	09/08/2005	1,065.65	1,065.65
PAYMENT	08/29/2005	-37.66	0.00
LIPA Charges	08/05/2005	37.66	37.66
PAYMENT	07/28/2005	-454.44	0.00
LIPA Charges	07/08/2005	454.44	454.44
PAYMENT	06/27/2005	-109.35	0.00
LIPA Charges	06/07/2005	109.35	109.35
PAYMENT	05/31/2005	-264.52	0.00
LIPA Charges	05/05/2005	264.52	264.52
PAYMENT	04/19/2005	-76.23	0.00
LIPA Charges	04/07/2005	76.23	76.23
PAYMENT	03/25/2005	-212.86	0.00
LIPA Charges	03/09/2005	212.86	212.86
PAYMENT	03/02/2005	-64.29	0.00
LIPA Charges	02/05/2005	64.29	64.29
PAYMENT	01/26/2005	-182.32	0.00
LIPA Charges	01/06/2005	182.32	182.32
PAYMENT	12/27/2004	-48.82	0.00
LIPA Charges	12/07/2004	48.82	48.82
PAYMENT	11/24/2004	-102.14	0.00
LIPA Charges	11/04/2004	102.14	102.14
PAYMENT	10/20/2004	-30.56	0.00
LIPA Charges	10/07/2004	30.56	30.56
PAYMENT	10/06/2004	-58.54	0.00
LIPA Charges	09/09/2004	58.54	58.54
PAYMENT	08/26/2004	-24.20	0.00
LIPA Charges	08/06/2004	24.20	24.20
PAYMENT	07/29/2004	-25.64	0.00
LIPA Charges	07/07/2004	25.64	25.64
OPENING CHARGE	06/23/2004	0.00	0.00

nationalgrid

Billing Address:

Jeanette Zirogiannis
 Jeanette Zir
 19 E Shore Dr
 Babylon NY 11702

Account Balance List

Customer ID: 0511 / 8005 / 36

Entry List For CAS Account: 707/10/8061/2

Amount DPA:	0.00	Total Outstanding:	\$133.63
Type	Entry Date	Amount (\$)	Acct Balance (\$)
National Grid Charges	02/21/2013	93.69	133.63
Adjustment	02/21/2013	-250.74	39.94
Adjustment	02/21/2013	-1.11	290.68
National Grid Charges	02/07/2013	118.60	291.79
Adjustment	02/07/2013	1.11	173.19
National Grid Charges	01/09/2013	98.10	172.08
Adjustment	01/09/2013	-235.50	73.98
National Grid Charges	12/07/2012	118.42	309.48
National Grid Charges	11/14/2012	117.08	191.06
PAYMENT	10/15/2012	-294.33	73.98
National Grid Charges	10/05/2012	34.04	368.31
Adjustment	10/05/2012	4.41	334.27
National Grid Charges	09/11/2012	31.12	329.86
Adjustment	09/11/2012	4.41	298.74
National Grid Charges	08/07/2012	65.75	294.33
Adjustment	08/07/2012	3.38	228.58
National Grid Charges	07/06/2012	25.20	225.20
PAYMENT	06/20/2012	-180.01	200.00
National Grid Charges	06/07/2012	67.34	380.01

Adjustment	06/07/2012	2.34	312.67
National Grid Charges	05/07/2012	154.15	310.33
Adjustment	05/07/2012	-146.13	156.18
Adjustment	05/07/2012	2.31	302.31
PAYMENT	05/04/2012	-112.92	300.00
National Grid Charges	04/09/2012	146.13	412.92
Adjustment	03/28/2012	-0.71	266.79
National Grid Charges	03/06/2012	267.50	267.50
Adjustment	03/06/2012	-268.28	0.00
National Grid Charges	02/07/2012	268.28	268.28
PAYMENT	01/27/2012	-354.34	0.00
National Grid Charges	01/06/2012	131.85	354.34
Adjustment	01/06/2012	3.29	222.49
National Grid Charges	12/07/2011	219.20	219.20
PAYMENT	11/10/2011	-11.35	0.00
National Grid Charges	11/04/2011	74.25	11.35
Adjustment	11/04/2011	-62.90	-62.90
PAYMENT	10/14/2011	-62.90	0.00
National Grid Charges	10/07/2011	62.90	62.90
PAYMENT	09/15/2011	-322.00	0.00
National Grid Charges	09/12/2011	46.87	322.00
National Grid Charges	08/05/2011	107.79	275.13
PAYMENT	07/11/2011	-100.00	167.34
Adjustment	07/07/2011	-141.99	267.34
National Grid Charges	07/07/2011	137.52	409.33
PAYMENT	07/05/2011	-250.00	271.81
National Grid Charges	06/07/2011	141.99	521.81
PAYMENT	05/19/2011	-590.00	379.82
National Grid Charges	05/09/2011	193.64	969.82
PAYMENT	04/12/2011	-600.00	776.18

National Grid Charges	04/07/2011	278.91	1,376.18
National Grid Charges	03/08/2011	380.35	1,097.27
National Grid Charges	02/07/2011	396.63	716.92
PAYMENT	02/04/2011	-200.00	320.29
PAYMENT	01/11/2011	-100.00	520.29
National Grid Charges	01/08/2011	425.47	620.29
PAYMENT	12/30/2010	-150.00	194.82
National Grid Charges	12/07/2010	225.60	344.82
PAYMENT	11/30/2010	-170.98	119.22
National Grid Charges	11/05/2010	116.66	290.20
Adjustment	11/05/2010	2.56	173.54
PAYMENT	10/28/2010	-100.00	170.98
Adjustment	10/25/2010	-0.31	270.98
National Grid Charges	10/07/2010	107.51	271.29
Adjustment	10/07/2010	2.42	163.78
PAYMENT	09/28/2010	-150.00	161.36
National Grid Charges	09/03/2010	171.94	311.36
Adjustment	09/03/2010	2.06	139.42
National Grid Charges	08/06/2010	137.36	137.36
PAYMENT	08/03/2010	-106.61	0.00
Adjustment	07/07/2010	1.58	106.61
National Grid Charges	06/07/2010	105.03	105.03
PAYMENT	05/21/2010	-734.08	0.00
National Grid Charges	05/05/2010	190.63	734.08
PAYMENT	05/04/2010	-125.00	543.45
National Grid Charges	04/08/2010	264.46	668.45
Adjustment	04/08/2010	5.97	403.99
PAYMENT	03/30/2010	-285.00	398.02
National Grid Charges	03/04/2010	382.98	683.02
Adjustment	03/04/2010	4.43	300.04

PAYMENT	03/02/2010	-100.00	295.61
PAYMENT	02/23/2010	-300.00	395.61
National Grid Charges	02/05/2010	392.54	695.61
Adjustment	02/05/2010	4.48	303.07
PAYMENT	01/27/2010	-200.00	298.59
National Grid Charges	01/07/2010	414.64	498.59
Adjustment	01/07/2010	1.24	83.95
PAYMENT	12/31/2009	-200.00	82.71
National Grid Charges	12/07/2009	236.06	282.71
Adjustment	12/07/2009	0.69	46.65
PAYMENT	12/02/2009	-350.00	45.96
National Grid Charges	11/05/2009	110.09	395.96
Adjustment	11/05/2009	4.22	285.87
PAYMENT	11/05/2009	-400.00	281.65
PAYMENT	10/28/2009	-200.00	681.65
National Grid Charges	10/07/2009	62.67	881.65
Adjustment	10/07/2009	12.10	818.98
National Grid Charges	09/09/2009	60.40	806.88
National Grid Charges	08/07/2009	59.68	746.48
PAYMENT	07/13/2009	-500.00	686.80
National Grid Charges	07/10/2009	76.31	1,186.80
National Grid Charges	06/04/2009	94.71	1,110.49
National Grid Charges	05/05/2009	199.47	1,015.78
National Grid Charges	04/06/2009	328.26	816.31
PAYMENT	04/06/2009	-705.36	488.05
National Grid Charges	03/06/2009	477.47	1,193.41
Adjustment	03/06/2009	10.58	715.94
PAYMENT	03/06/2009	-200.00	705.36
National Grid Charges	02/05/2009	566.54	905.36
Adjustment	02/05/2009	5.01	338.82

KeySpan Charges	12/05/2007	300.10	382.41
Adjustment	12/05/2007	1.22	82.31
KeySpan Charges	11/05/2007	81.09	81.09
PAYMENT	10/22/2007	-47.29	0.00
KeySpan Charges	10/04/2007	47.29	47.29
PAYMENT	09/24/2007	-54.52	0.00
KeySpan Charges	09/10/2007	54.52	54.52
PAYMENT	08/31/2007	-49.18	0.00
KeySpan Charges	08/06/2007	49.18	49.18
PAYMENT	07/31/2007	-52.23	0.00
KeySpan Charges	07/09/2007	52.23	52.23
PAYMENT	06/22/2007	-94.26	0.00
KeySpan Charges	06/07/2007	94.26	94.26
PAYMENT	05/31/2007	-272.42	0.00
KeySpan Charges	05/08/2007	272.42	272.42
PAYMENT	05/03/2007	-349.84	0.00
PAYMENT	04/13/2007	-609.32	349.84
KeySpan Charges	04/09/2007	349.84	959.16
Adjustment	04/09/2007	9.14	609.32
Adjustment	04/09/2007	-9.14	600.18
KeySpan Charges	03/12/2007	609.32	609.32
PAYMENT	03/05/2007	-420.72	0.00
KeySpan Charges	02/05/2007	420.72	420.72
PAYMENT	01/31/2007	-327.03	0.00
KeySpan Charges	01/05/2007	327.03	327.03
PAYMENT	01/04/2007	-263.04	0.00
KeySpan Charges	12/08/2006	263.04	263.04
PAYMENT	11/28/2006	-139.13	0.00
KeySpan Charges	11/08/2006	139.13	139.13
PAYMENT	10/30/2006	-47.02	0.00
KeySpan Charges	10/05/2006	47.02	47.02
PAYMENT	10/05/2006	-81.10	0.00
KeySpan Charges	09/12/2006	81.10	81.10
PAYMENT	08/15/2006	-50.47	0.00
KeySpan Charges	08/07/2006	50.47	50.47
PAYMENT	07/31/2006	-77.43	0.00
KeySpan Charges	07/11/2006	77.43	77.43
PAYMENT	06/29/2006	-101.20	0.00

KeySpan Charges	06/05/2006	101.20	101.20
PAYMENT	05/31/2006	-226.46	0.00
KeySpan Charges	05/05/2006	226.46	226.46
PAYMENT	04/26/2006	-308.02	0.00
KeySpan Charges	04/05/2006	308.02	308.02
PAYMENT	03/27/2006	-513.17	0.00
KeySpan Charges	03/08/2006	513.17	513.17
PAYMENT	02/28/2006	-437.54	0.00
KeySpan Charges	02/04/2006	437.54	437.54
PAYMENT	01/31/2006	-598.29	0.00
KeySpan Charges	01/10/2006	598.29	598.29
PAYMENT	12/13/2005	-314.10	0.00
KeySpan Charges	12/06/2005	314.10	314.10
PAYMENT	11/29/2005	-193.39	0.00
KeySpan Charges	11/09/2005	193.39	193.39
PAYMENT	10/18/2005	-84.44	0.00
KeySpan Charges	10/06/2005	84.44	84.44
PAYMENT	10/04/2005	-85.94	0.00
KeySpan Charges	09/08/2005	85.94	85.94
PAYMENT	08/29/2005	-67.21	0.00
KeySpan Charges	08/08/2005	67.21	67.21
PAYMENT	07/28/2005	-79.70	0.00
KeySpan Charges	07/08/2005	79.70	79.70
PAYMENT	06/27/2005	-203.11	0.00
KeySpan Charges	06/06/2005	203.11	203.11
PAYMENT	05/31/2005	-168.29	0.00
KeySpan Charges	05/05/2005	168.29	168.29
PAYMENT	04/19/2005	-391.36	0.00
KeySpan Charges	04/07/2005	391.36	391.36
PAYMENT	03/25/2005	-436.86	0.00
KeySpan Charges	03/09/2005	436.86	436.86
PAYMENT	03/02/2005	-452.54	0.00
KeySpan Charges	02/07/2005	452.54	452.54
PAYMENT	01/26/2005	-345.98	0.00
KeySpan Charges	01/06/2005	345.98	345.98
PAYMENT	01/04/2005	-221.74	0.00
KeySpan Charges	12/08/2004	221.74	221.74
PAYMENT	11/24/2004	-135.76	0.00

KeySpan Charges	11/04/2004	135.76	135.76
PAYMENT	10/26/2004	-63.32	0.00
KeySpan Charges	10/08/2004	63.32	63.32
Adjustment	10/08/2004	-64.54	0.00
KeySpan Charges	09/13/2004	64.54	64.54
PAYMENT	08/26/2004	-32.32	0.00
KeySpan Charges	08/09/2004	32.32	32.32
PAYMENT	07/28/2004	-36.13	0.00
KeySpan Charges	07/07/2004	36.13	36.13
OPENING CHARGE	06/23/2004	0.00	0.00